

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

IN RE:

RALPH MERCED, JR.,

Debtor.

Chapter: 13

Case No. 24-22794 CGM

**SUPPLEMENTAL AFFIDAVIT IN SUPPORT OF MOTION FOR  
RELIEF FROM THE AUTOMATIC STAY**

I, Ingrid Rios, am Authorized Representative for PennyMac Loan Services, LLC

("Movant"). As such, I am fully familiar with the facts and circumstances contained herein and affirm the following under penalty of perjury:

1. The Debtor(s) executed a Note and Mortgage on December 15, 2016 to United Northern Mortgage Bankers, LTD.
2. The Mortgage was then assigned into PennyMac Loan Services, LLC.
3. On September 17, 2024, the Debtor(s) filed a Chapter 13 Petition in Bankruptcy.
4. Said Mortgage held by Movant is in default in that the Debtor failed to make Post-petition payments beginning on December 1, 2024.
5. As of March 8, 2025, there is due and owing to Movant on the Mortgage the sum of \$357,962.73 plus per diem interest accruing thereafter, as well as taxes, attorneys' fees and reasonable costs accruing thereafter.
6. Movant seeks to pursue a foreclosure action with respect to its Mortgage in the Supreme Court of the State of New York.

7. Accordingly, Movant is not adequately protected and therefore, relief is proper.

WHEREFORE, Movant, by way of its Attorneys, prays for the entry of an Order granting relief from the stay and such other and further relief as to the Court may seem just and proper.

Dated: 2.26.25

By: \_\_\_\_\_

Sworn to before me this

26 day of Feb, 2025

\_\_\_\_\_  
NOTARY PUBLIC

SEE ATTACHED

SEE ATTACHED

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Ventura

Subscribed and sworn to (or affirmed) before me on this 26th  
day of February, 2025, by \_\_\_\_\_

Ingrid Rios,

proved to me on the basis of satisfactory evidence to be the  
person(s) who appeared before me.



(Seal)

Signature

UNITED STATES BANKRUPTCY COURT  
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RELIEF FROM STAY - REAL ESTATE AND  
COOPERATIVE APARTMENTS

I, Ingrid Rios  Authorized Representative < NAME AND TITLE >  
OF PennyMac Loan Services, LLC, HEREBY DECLARE:

**BACKGROUND INFORMATION**

1. REAL PROPERTY OR COOPERATIVE APARTMENT ADDRESS WHICH IS  
THE SUBJECT OF THIS MOTION: 34 HALSTEAD AVE, YONKERS, NY 10704
2. LENDER NAME: PennyMac Loan Services, LLC
3. DATE OF MORTGAGE: December 15, 2016
4. POST-PETITION PAYMENT ADDRESS: 3043 TOWNSGATE ROAD,  
WESTLAKE VILLAGE, CA 91361.

**DEBT/VALUE REPRESENTATIONS**

5. TOTAL PRE-PETITION AND POST-PETITION INDEBTEDNESS OF  
DEBTOR(S) TO MOVANT AT THE TIME OF FILING THE MOTION: \$357,962.73  
as of 03/08/25  
(Note: this amount may not be relied on as a "payoff" quotation.)
6. MOVANT'S ESTIMATED MARKET VALUE OF THE REAL PROPERTY OR  
COOPERATIVE APARTMENT: \$600,000.00
7. SOURCE OF ESTIMATED VALUATION: DEBTOR SCHEDULE 'A/B'

**STATUS OF DEBT AS OF  
THE PETITION DATE**

8. TOTAL PRE-PETITION INDEBTEDNESS OF DEBTOR(S) TO MOVANT AS OF  
PETITION FILING DATE: \$357,962.73

A. AMOUNT OF PRINCIPAL: \$340,743.65

B. AMOUNT OF INTEREST: \$11,720.07

C. AMOUNT OF ESCROW (TAXES AND INSURANCE): \$4,948.99

D. AMOUNT OF FORCED PLACED INSURANCE EXPENDED BY  
MOVANT: \$0.00

E. AMOUNT OF ATTORNEYS' FEES BILLED TO DEBTOR PREPETITION:  
\$0.00

F. AMOUNT OF PREPETITION LATE FEES, IF ANY, BILLED TO  
DEBTOR: \$0.00

9. CONTRACTUAL INTEREST RATE: 6.625% (If interest rate is (or was)  
adjustable, please list the rate(s) and date(s) the rate(s) was/were in effect on a separate  
sheet and attach the sheet as an exhibit to this form; please list the exhibit number here:  
N/A.)

10. PLEASE EXPLAIN ANY ADDITIONAL PRE-PETITION FEES, CHARGES OR  
AMOUNTS CHARGED TO DEBTOR'S/DEBTORS' ACCOUNT AND NOT LISTED  
ABOVE:

FEES \$80.50, MIP \$469.52

(If additional space is needed, please list the amounts on a separate sheet and attach the  
sheet as an exhibit to this form; please list the exhibit number here: N/A.)

11. DATE LAST PAYMENT WAS RECEIVED: 02/03/25 AND WAS APPLIED TO 11/01/24 POST-PETITION PAYMENT

12. ALLEGED TOTAL NUMBER OF PAYMENTS DUE POST-PETITION FROM FILING OF PETITION THROUGH PAYMENT DUE ON 12/01/24: THREE (3)

13. PLEASE LIST ALL POST-PETITION PAYMENTS ALLEGED TO BE IN DEFAULT:

ALLEGED PAYMENT DUE DATE	ALLEGED AMOUNT DUE	AMOUNT RECEIVED	AMOUNT APPLIED TO PRINCIPAL	AMOUNT APPLIED TO INTEREST	AMOUNT APPLIED TO ESCROW	LATE FEE CHARGED (IF ANY)
12/1/24 THROUGH 2/1/25	\$3,499.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:	\$10,497.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

14. AMOUNT OF MOVANT'S ATTORNEYS' FEES BILLED TO DEBTOR FOR THE PREPARATION, FILING AND PROSECUTION OF THIS MOTION: \$0.00

15. AMOUNT OF MOVANT'S FILING FEE FOR THIS MOTION: \$0.00

16. OTHER ATTORNEYS' FEES BILLED TO DEBTOR POST-PETITION: \$0.00

17. AMOUNT OF MOVANT'S POST-PETITION INSPECTION FEES: \$0.00

18. AMOUNT OF MOVANT'S POST-PETITION APPRAISAL/BROKER'S PRICE OPINION: \$0.00

19. AMOUNT OF FORCED PLACED INSURANCE OR INSURANCE PROVIDED BY THE MOVANT POST-PETITION: \$0.00

20. SUM HELD IN SUSPENSE BY MOVANT IN CONNECTION WITH THIS CONTRACT, IF APPLICABLE: (\$0.00)

21. AMOUNT OF OTHER POST-PETITION ADVANCES OR CHARGES, FOR EXAMPLE TAXES, INSURANCE INCURRED BY DEBTOR, ETC.: \$0.00

### **REQUIRED ATTACHMENTS TO MOTION**

Please attach the following documents to this motion and indicate the exhibit number associated with the documents.

- (1) Copies of documents that indicate Movant's interest in the subject property. For purposes of example only, a complete and legible copy of the promissory note or other debt instrument together with a complete and legible copy of the mortgage and any assignments in the chain from the original mortgagee to the current moving party. (Exhibit A, B, C .)
- (2) Copies of documents establishing proof of standing to bring this Motion. (Exhibit A, B, C .)
- (3) Copies of documents establishing that Movant's interest in the real property or cooperative apartment was perfected. For the purposes of example only, a complete and legible copy of the Financing Statement (UCC-1) filed with either the Clerk's Office or the Register of the county the property or cooperative apartment is located in. (Exhibit A, B, C .)

### CERTIFICATION FOR BUSINESS RECORDS

I CERTIFY THAT THE INFORMATION PROVIDED IN THIS FORM AND/OR ANY EXHIBITS ATTACHED TO THIS FORM (OTHER THAN THE TRANSACTIONAL DOCUMENTS ATTACHED AS REQUIRED BY PARAGRAPHS 1, 2 AND 3, IMMEDIATELY ABOVE) IS DERIVED FROM RECORDS THAT WERE MADE AT OR NEAR THE TIME OF THE OCCURRENCE OF THE MATTERS SET FORTH BY, OR FROM INFORMATION TRANSMITTED BY, A PERSON WITH KNOWLEDGE OF THOSE MATTERS, WERE KEPT IN THE COURSE -OF THE REGULARLY CONDUCTED ACTIVITY; AND WERE MADE BY THE REGULARLY CONDUCTED ACTIVITY AS A REGULAR PRACTICE.

I FURTHER CERTIFY THAT COPIES OF ANY TRANSACTIONAL DOCUMENTS ATTACHED TO THIS FORM AS REQUIRED BY PARAGRAPHS 1 ,2 AND 3, IMMEDIATELY ABOVE, ARE TRUE AND ACCURATE COPIES OF THE ORIGINAL DOCUMENTS.

I FURTHER CERTIFY THAT THE ORIGINAL DOCUMENTS ARE IN MOVANT'S POSSESSION, EXCEPT AS FOLLOWS: \_\_\_\_\_.

### DECLARATION

I Ingrid Rios Authorized Representative <NAME AND TITLE> OF PennyMac Loan Services, LLC <NAME OF MOVANT> HEREBY DECLARE (OR CERTIFY, VERIFY, OR STATE) PURSUANT TO 28 U.S.C. SECTION 1746 UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT BASED ON PERSONAL KNOWLEDGE OF THE MOVANT'S BOOKS AND BUSINESS RECORDS.

EXECUTED AT Moorpark, Ventura <CITY/TOWN>,  
CA <STATE> ON THIS 26 DAY OF February <MONTH>,  
2025 <YEAR>.

X  <SIGN NAME>

Ingrid Rios <PRINT NAME>

Authorized Representative <TITLE>

PENNYMAC, LLC <MOVANT>

3043 Townsgate Road #200  
Westlake Village, CA 91361 <STREET ADDRESS>

\_\_\_\_\_  
<CITY, STATE, ZIP CODE>